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Pitney Bowes Inc.

Memorandum**OFFICIAL**

To: Examiner Steven R. Wasylchak
Group Art Unit: 3624
Fax No.: 1-703-872-9326

From: Steven J. Shapiro
cc: C. Frederickson

Date: November 3, 2003

Subject: Serial No.: 09/474,492

Pages: 14 (including this cover)

Steven J. Shapiro
Assistant Deputy General Counsel

Intellectual Property & Technology
Law
35 Waterview Drive
P.O. Box 3000
Shelton, Connecticut 06484-8000

203-924-3880
203-924-3919 Fax
steve.shapiro@pb.com

Re: U.S. Patent Application Serial No.: 09/474,492
Our Docket #E-974

Enclosed please find the Amendment Transmittal Letter and the Amendment in response to the August 1, 2003, Office Action in the above referenced application.

CERTIFICATE OF FACSIMILE TRANSMISSION

I hereby certify that this correspondence is being transmitted *via facsimile* to:

Patent and Trademark Office
Attention: Examiner Steven R. Wasylchak, Group Art Unit: 3624
Facsimile No. (703) 872-9326

1. Amendment Transmittal Letter (2 pages)
2. Amendment in response to August 1, 2003 Office Action (11 pages);

On November 3, 2003
Date of Transmission

Steven J. Shapiro
Name of Registered Rep.
Reg. No.: 35,677


Signature

November 3, 2003
Date

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**OFFICIAL**

In re patent application of:) Date: November 3, 2003
 Thomas J. Foth et al.) Attorney Docket No.: E-974
 Serial No.: 09/474,492) Customer No.: 00919
 Filed: December 29, 1999) Group Art Unit: 3624
 Confirmation No.: 2311) Examiner: Steven R. Wasylchak
 Title: METHOD AND APPARATUS FOR PROVIDING ELECTRONIC
 REFUNDS IN AN ONLINE PAYMENT SYSTEM

AMENDMENT TRANSMITTAL LETTER

Mail Stop Non-Fee Amendment
 Commissioner for Patents
 P.O. Box 1450
 Alexandria, VA 22313-1450

Sir:

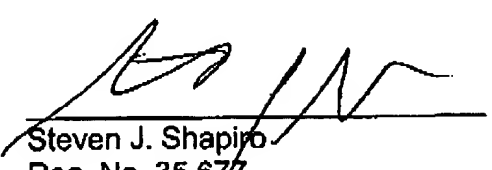
Transmitted herewith is an amendment in the above-identified application. The fee has been calculated as shown below.

	Claims Remaining After Amendment	-	Highest Number Previously Paid For	=	Number of Extra Claims Present	X	Rate	=	Additional Fee
Total Claims	24	-	24	=	0	X	\$18.00	=	0.00
Independent Claims	4	-	4	=	0	X	\$86.00	=	0.00
TOTAL ADDITIONAL FEE FOR THIS AMENDMENT									0.00

No additional fee is required.

- 2 -

Please charge any additional fees or credit overpayment to Deposit Account Number
16-1885.


Steven J. Shapiro
Reg. No. 35,677
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Telephone (203) 924-3880

PITNEY BOWES INC.
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